

FACTS

What does BSE Credit Union do with your personal information?



WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history; credit history
- Overdraft history and credit card or other debt

When you are no longer our member, we continue to share your information as described in this notice.

HOW?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons the financial companies can share their members' personal information; the reasons BSE Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BSE CU Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness.	No	We don't share
For non-affiliates to market to you.	No	We don't share

Questions?

Call 440-243-9180 or visit us online at www.bsecu.org

Who are we	
Who is providing this notice?	BSE Credit Union
What we do	
How does BSE Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Identifiable financial information is limited to employees with a specific business purpose for utilizing this data.</p>
How does BSE Credit Union collect my personal information?	<p>We collect your personal information from others, such as credit bureaus, affiliates, or other companies. We also collect your personal data, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a credit card or loan • sign up for or enroll in online services • obtain any product or service from us for any personal, family or household purpose(s)
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes information about your creditworthiness • affiliates from using your information to market you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • BSE Credit Union does not share with Affiliates so they can market to you.
Nonaffiliated	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • BSE Credit Union does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • BSE CU does not jointly market with nonaffiliated companies.